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November 29, 2010

CHAMBERS, HON. ROBERT E. GROSSMAN
UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
Long Island Federal Building
290 Federal Plaza/ P.O. Box 9013
Central Islip, NY 11722-9013

Re: Ferrel L. Agard
Case No. 10-77338-reg

Dear Hon. Robert E. Grossman:

In connection with the above-referenced case, please note that a response will be filed to the Court's temporary moratorium on all matters where the movant was assigned a mortgage by Mortgage Electronic Registration Systems, Inc., acting as nominee, and that an extension of time to answer is respectfully requested.

Thank you for your time and consideration.

Very truly yours,

STEVEN J. BAUM, P.C.

A handwritten signature in black ink, appearing to read 'Marin L. Buczkowski'. The signature is fluid and stylized, with a large, sweeping 'M' and a long, horizontal stroke extending to the right.

By: Marin L. Buczkowski
Attorney-at-Law

The law firm of Steven J. Baum, P.C. and the attorneys whom it employs are debt collectors who are attempting to collect a debt. Any information obtained by them will be used for that purpose. However, if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

cc: GEORGE BASSIAS, ESQ., Attorney for the Debtor
ROBERT L. PRYOR, ESQ., Chapter 7 Trustee